



IFU

PATENT  
Attorney Docket No. 05793.3068-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	
Kevin HUENNEKENS et al.	)	Group Art Unit: 3628
	)	
Application No.: 09/897,775	)	Examiner: Kirsten Sachwitz Apple
	)	
Filed: June 29, 2001	)	
	)	
For: SYSTEMS AND METHODS FOR	)	Confirmation No.: 9815
PROCESSING CREDIT CARD	)	
TRANSACTIONS THAT EXCEED	)	
A CREDIT LIMIT	)	

**MAIL STOP AMENDMENT**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY TO OFFICE ACTION**

Applicants reply to the Office Action mailed April 20, 2006, the period for  
response to which extends to July 20, 2006, as follows:

**Remarks/Arguments** begin on page 2 of this paper.